

Information to identify the case:

Debtor 1	Scott E. Shelatz	Social Security number or ITIN	xxx-xx-0726
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Lisa M. Shelatz	Social Security number or ITIN	xxx-xx-1842
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-10422-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott E. Shelatz

Lisa M. Shelatz
aka Lisa Marie Shelatz

8/31/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Scott E. Shelatz
 Lisa M. Shelatz
 Debtors

Case No. 15-10422-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: 3180W

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 Total Noticed: 32

Date Rcvd: Aug 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2020.

db/jdb +Scott E. Shelatz, Lisa M. Shelatz, 2234 Brooksboro Drive, Erie, PA 16510-6412
 14029534 +American Education Services, PO Box 61407, Harrisburg, PA 17106-1407
 14029535 +American Education Services, PO Box 61047, Harrisburg, PA 17106-1047
 14103564 +BPA as Authorized Agent for PNC Bank, N.A., 800 Corporate Drive, Suite 408,
 Ft. Lauderdale, FL 33334-3621
 14029540 NEA Member Benefits, First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
 14029541 One Main Financial, PO Box 1830172, Columbus, OH 43218
 14038630 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
 Omaha, NE 68197)
 14044409 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14032126 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 14087088 +PNC BANK, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14029542 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
 14029543 +PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342-5433
 14029547 Target Credit Card, PO Box 660170, Dallas, PA 15266-0170
 14029549 Weltman, Weinberg & Reis CO., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 01 2020 03:47:56

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 01 2020 03:47:56 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14047323 EDI: AIS.COM Sep 01 2020 07:38:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 14029536 EDI: DISCOVER.COM Sep 01 2020 07:38:00 Discover Credit Card, PO Box 15316,
 Wilmington, DE 19850-5316
 14035077 EDI: DISCOVER.COM Sep 01 2020 07:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14029537 EDI: DISCOVERPL Sep 01 2020 07:38:00 Discover Personal Loan, PO Box 6105,
 Carol Stream, IL 60197-6105
 14043485 +EDI: DISCOVERPL Sep 01 2020 07:38:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 14336123 EDI: ECMC.COM Sep 01 2020 07:38:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14029538 +EDI: RMSC.COM Sep 01 2020 07:38:00 GE Capital Retail Bank/JCP, PO Box 960001,
 Orlando, FL 32896-0001
 14029539 EDI: RMSC.COM Sep 01 2020 07:38:00 GE Capital Retail Bank/Old Navy, PO Box 960017,
 Orlando, FL 32896-0017
 14101242 EDI: PRA.COM Sep 01 2020 07:38:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14239648 EDI: Q3G.COM Sep 01 2020 07:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14029544 EDI: SEARS.COM Sep 01 2020 07:38:00 Sears Gold Mastercard, PO Box 183082,
 Columbus, OH 43218-3082
 14029545 EDI: STFM.COM Sep 01 2020 07:38:00 State Farm Bank, PO Box 5961, Madison, WI 53705-0961
 14029546 +EDI: STFM.COM Sep 01 2020 07:38:00 State Farm Bank, 310 Price Place,
 Attention: Loan Servicing, Madison, WI 53705-3209
 14033556 EDI: STFM.COM Sep 01 2020 07:38:00 State Farm Bank, FSB, Attn: Bankruptcy Dept.,
 PO Box 2328, Bloomington, IL 61702-2328
 14041863 +E-mail/Text: bncmail@-legal.com Sep 01 2020 03:48:13 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14029548 E-mail/Text: BKRMailOps@weltman.com Sep 01 2020 03:48:12 Weltman, Weinberg & Reis,
 PO Box 93596, Cleveland, OH 44101-5596

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
 cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: dkam
Form ID: 3180W

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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association
andygornall@latouflawfirm.com

Christopher M. Frye on behalf of Joint Debtor Lisa M. Shelatz chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com

Christopher M. Frye on behalf of Debtor Scott E. Shelatz chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6